IN THE SPECIFICATION:

Please amend Page 20, Lines 4-22 to read as follows:

The protective layer, which is a feature of the present invention, is then formed on the surface of the dielectric layer using a printing (thick film) technique. Specifically, fine MgO crystalline particles (product of Ube Industries Ltd.) having an average particle diameter of 50 nm are mixed as a preformed ~~first~~ second crystal material with an MgO precursor (liquid organic material) as a ~~second~~ first crystal material, being one or more members selected from the group consisting of magnesium diethoxide, magnesium naphthenate, magnesium octoate, magnesium dimethoxide. This paste is applied over the dielectric layer using a spin coating technique at a thickness of approximately 1 μm. Other printing techniques that can be used include die coating and blade coating. On completion of the application process, the applied paste is baked at approximately 600°C to sufficiently eliminate the carbon component and other impurities present in the material, thereby forming the protective layer of embodiment 1. Note that materials other than those given above may be used as the MgO precursor.